

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Michael L. Torrence Sr.
Nicole S. Torrence

Debtor(s)

PENNSYLVANIA HOUSING FINANCE AGENCY
Movant

vs.

Michael L. Torrence Sr.
Nicole S. Torrence

Debtor(s)

William C. Miller Esq.

Trustee

CHAPTER 13

NO. 17-13959 ELF

11 U.S.C. Sections 362 and 1301

ORDER

AND NOW, this 2nd day of July, 2019 at Philadelphia, upon failure of Debtor(s) and the Trustee to file and Answer or otherwise plead, it is:

ORDERED THAT: The Motion for Relief from the Automatic Stay of all proceedings is **GRANTED** and the automatic stay under 11 U.S.C. Section 362, is **MODIFIED** with respect to the subject premises located at 1420 North Felton Street, Philadelphia, PA 19151 ("Property"), so as to allow Movant, its successors or assignees, to proceed with its *in rem* rights and remedies under the terms of the subject Mortgage and pursue its *in rem* State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.



ERIC L. FRANK
U.S. BANKRUPTCY JUDGE